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In reply to Office Action mailed January 31, 2006

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REMARKS

This is in response to the Office Action mailed on January 31, 2006. Claims 1-5, 9-13, 16-18, 21, and 24 were pending and rejected. With this amendment, the independent claims, i.e., claims 1, 9, and 17, are amended and the remaining claims are unchanged.

The pending claims were rejected under 35 U.S.C. 103(a) as being unpatentable over Weblin in view of Ray and in view of Pusteljovsky and further in view of Schileru Key. Applicants respectfully submit that the amended claims are patentably distinguishable from the prior art because the amended independent claims contain features or limitations not shown or suggested in the prior art. Accordingly, these features or limitations would be missing from any proposed combination of references of the prior art.

The independent claims contain the limitations of "wherein the type of financial modeling, the type of financial coaching, and the amount of communication between the user and the live financial advisor available to the user is selected by the user." The user selects "from a plurality of service levels presented to the user in a service level agreement." Further, "the plurality of service levels each include a unique combination of type of financial modeling, type of financial coaching, and amount of communication between the user and the live financial advisor." Support for these amended limitations can be found in the specification on at least pages 23 to 25 of the application as filed.

The Office Action sets out that "Ray teaches both the options that is providing financial advice to the client directly as well as through the financial advisory." The prior art of record, however, does not teach presenting the user with "a plurality of service levels . . . in a service level agreement" as set forth in the independent claims, "wherein the plurality of service levels each include a unique combination of type of financial modeling, type of financial coaching, and amount of communication between the user and the live financial advisor." The prior art of record does not otherwise teach that these features of a financial system can be limited or changed by the user based on a plurality of options.

Also, the prior art does not suggest that the references could be so modified to include these features in a proposed combination. The prior art presents a large amount of information and services to the financial professionals or occasional non-financial professional users. The

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prior art assumes a certain high level of sophistication in the financial professionals or occasional non-financial professional users. The large amount of information and services of the prior art are necessary for the financial professional to adequately service the user – the financial professional could not properly serve the different needs of the clients without such a full service system, and the occasional user can disregard the features the user does not want.

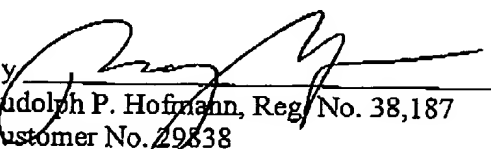
On the other hand, a system designed for the non-professional financial advisor, such as that set forth in the present claims can provide benefits not possible with the prior art systems. The users are able to select the service levels that are best suited for that user, and not otherwise have to pay or deal with the complexity of features or services that user does not want or understand. Accordingly, Applicants respectfully submit that the amended features of the present claims are neither shown nor suggested in the prior art of record.

CONCLUSION

Applicants submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Ref. No. 60021-375702).

Respectfully submitted,

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